



General Terms and Conditions

Effective from:
9th of September 2020

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General Terms and Conditions

The present General Terms and Conditions (hereinafter referred to as General Terms and Conditions or GTC) hold the terms of use of the Natrix demo and the Service Provider's and User's rights and obligations and hold the detailed terms of the purchase contract concluded between the Seller and the Buyer.

1. By accepting the provisions laid down in this General Terms and Conditions and consider those obligatory in your aspect. Registration is not possible without accepting the GTC.
2. The Service Provider is entitled to modify the GTC in its own discretion and without having to seek the buyer's consent with the simultaneous notice to the User. The Service Provider publishes the notice on his website in due time before the modified GTC enters into force. The modified provisions enter into force for the User afterwards the date of entry into force.
3. The processing of personal data of the user is provided for in the Data Processing Notification, laid down Section "Data Processing" of the present GTC.
4. With the registration the User notes and accepts that an online contract arises between the Service Provider and the User.

Regulations concerning Natrix demo service

Definitions

Natrix: name of the platform created by Fintech Lab Kft.

Parties: User and Service Provider together

User: private individuals and businesses registered in BlockBenPay Wallet Service

Username: the e-mail address provided by the User during registration

Password: the secret code consisting of the characters entered by the User during registration, which contains at least one lowercase letter, one uppercase letter, one number, optionally special character optionally special character

Service Provider: Fintech Lab Kft.

Service: the category of functions available via the Natrix demo interface

Permanent data storage medium: A device that can be used by the User for the long-term storage of the data addressed to the user for a period that is appropriate given the purpose of such data, for displaying the stored data in unchanged format and with unchanged content. The Service Provider defines the following forms of information as being direct notification via permanent data storage media, in particular:

- sending an electronic letter to the e-mail address indicated by the Customer,
- notification by mail.

General information

In order to use services please visit the natrix.io website.

Seller Information:

- Name: Fintech Lab Kft.
- Address: 1061 Budapest, Andrásy road 33. 4/3
- Postal Address: 1061 Budapest, Andrásy road 33. 4/3
- E-mail address: info@natrix.io
- Name of the registering court: Budapest-Capital Regional Court
- Company Number.: 01 09 323432

Scope of the General Terms and Conditions

5. These General Terms and Conditions lay down the general terms of the legal transactions concluded between the Service Provider and the User, which are binding upon both the Service Provider and the User even without a specific stipulation to such effect, unless the Contract between the Parties stipulates otherwise. The Service Provider does not provide its services to individuals under the age of 18 and does not enter into contract with them.
6. The content of the legal transaction between the Service Provider and the User is governed primarily by the Contract; in matters not regulated therein, these General Terms and Conditions and the List of Conditions. If the General Agreement Terms and Conditions and the Contract contain different provisions, the provisions of the Contract shall prevail.

7. In the case of Contracts, these General Terms and Conditions must be applied to the Service Provider and the User even without a specific stipulation to such effect. However, in the specific Contracts or in the case of specific Orders, by mutual consent the Parties may deviate from the provisions of these General Terms and Conditions, within the limits of applicable law, and in such cases, these different provisions apply, as opposed to the provisions of the General Terms and Conditions.

Registration

8. Availability of the Natrix Demo Services for the User is conditional upon registration.
9. Registration in case of natural persons and for legal persons is free of charge.
10. The User initiates the contract with the Service Provider electronically by filling the registration form available on the Service Provider's website (www.natrix.io) and sending it to the Service Provider. Sending the registration form to the Service Provider does not qualify as the User's legal statement aimed at signing a contract. The User is entitled to interrupt the contracting process any time freely without any legal consequences. By sending the registration form to the Service Provider, the User expressly requests registration to the Natrix Demo Services via a telecommunications device, through the Service Provider's website.
11. The Service Provider will analyze the User's request for initiating the registration sent electronically. The Service Provider decides at discretion on accepting or refusing the initiative for registration.
12. If the Service Provider accepts the User's initiative to register, it will send a website link to the User, to the e-mail address entered by the User on the registration form.
13. The Service Provider rules out its liability for any damages arising from any erroneous, incorrect or false data or e-mail address entered during registration; at the same time, it may claim compensation from the User for any of its damages arising in connection with this. The User can check and change its data any time. The Service Provider is entitled to erase data which is obviously incorrect or false, and in case of doubt, it is entitled to check the User's authenticity.
14. The Service Provider reserves the right to refuse the User's registration, in particular if there is any suspicion of indicating untruthful or incomplete data or any abuse of the data entered during registration.
15. If it comes to the Service Provider's attention that the User has entered the personal data of another person or a non-existing person, or enters false or untruthful data during use of the Natrix Demo Service or during registration, in a manner that violates these GTC, the rights of a third party or otherwise the laws, the Service Provider is entitled to terminate its contract with the User with immediate effect.

- 16.** The personal data entered during registration is not public and is not accessible to third parties. The data is used solely as described in the “Privacy Policy” available on the Service Provider’s website.
- 17.** With the registration, the User notes and accepts that our company will send him / her marketing proposals. If you wish not to receive any of our proposals, please contact our Support Team at support@natrix.io.
- 18.** The User understands that if he or she is under the age of 18, he or she cannot register and cannot use the Natrix Demo Service.

Acceptance of the GTC

- 19.** By Registration, according to these GTC, Users accept these GTC – which includes the data processing policy, as well – as binding on themselves.
- 20.** By accepting these GTC, Users consent that the Service Provider process their personal data indicated in the course of Registration, entered and processed in the System, for the purposes, in the manner and extent corresponding to these GTC.
- 21.** The User understands that he or she is entitled to use the System only if he or she has accepted the GTC as binding on himself or herself.
- 22.** User accepts that the credentials that he or she added in the registration form and in the Natrix Demo can be accessible by Fintech Lab employees.
- 23.** User accepts that the credentials that he or she added in the Natrix Demo can be deleted occasionally.
- 24.** User accepts that the credentials that he or she added in the Natrix Demo is not legally protected.

Complaint management, settlement of disputes

- 25.** Any complaints relating to the Natrix Demo Service can be submitted to the Service Provider in writing by e-mail, using the Service Provider’s contact information as below:
- 26.** E-mail address for reporting written complaints: support@natrix.io
- 27.** If a written complaint is submitted, the Service Provider examines the complaint within 30 days, and within this time limit, the Service Provider also sends a relevant reply in writing to the User who filed the complaint. If the Service Provider refuses the complaint, it has an obligation to provide a justification.

Maintenance of the Natrix Demo Service

- 28.** The Service Provider has a right to update or upgrade the Natrix Demo Service any time with a frequency, in a manner, time and with the content determined at its discretion.
- 29.** For the purposes of these GTC, update means any modification affecting a certain part or element of the Natrix Demo Service with the purpose of keeping the Natrix Demo Service up to date, maintaining it, ensuring a better operation of an existing function or update to such function by changing or repairing that system part or system element.
- 30.** For the purposes of these GTC, upgrade means any modification of the Natrix Demo Service as a whole, any part or element thereof with the purpose of providing a system function which does not yet exist.

Amendment of the GTC

- 31.** The Service Provider has a right to unilaterally modify these GTC based on its own decision and at its discretion. Reasons for modification are in particular, but not exclusively:
- a substantial change occurred in the Service Provider's circumstances;
 - a substantial change of technology;
 - change of law;
 - a reason relating to the Service Provider's operation, economic interests, technical or technological possibilities, finances, circumstances that affect the service.
- 32.** The Service Provider has an obligation to publish the GTC, any amendments to the GTC and the GTC consolidated with amendments freely in a way that allows storing and displaying them on the Website and printing them. Amendments to the GTC enter into force on the next calendar day following publication, and amendments to the GTC apply to all contracts signed after and before the effective date of the amendment to the GTC.
- 33.** The Service Provider informs Users about any amendment to the GTC electronically, by sending it to the e-mail address set by the Customer.
- 34.** If the User expressly objects to the amendment of the GTC and does not accept it, the User has a right to terminate his or her contract with the Service Provider in writing with a notice period of 15 days.

Miscellaneous provisions

- 35.** If any provision of this agreement is or becomes invalid, such provision shall have no impact on the other provisions of the agreement.
- 36.** These GTC are governed by the laws of Hungary and Hungarian law, and the settlement of any disputes arising from it falls within the jurisdiction of Hungarian authorities and courts.
- 37.** Until the contrary is proven, notifications must be deemed delivered to the other Party and read by the other Party at 24:00 on the 2nd working day following the day on which it was sent as electronic mail.
- 38.** These GTC were prepared in English language, and their interpretation shall be governed by the rules of Hungarian law.
- 39.** These GTC are made for an indefinite term.

Rights and obligations

- 40.** The User has an obligation to use the BlockBenPay Wallet Service as intended, and use his or her best efforts to comply with the security requirements. The User bears full liability for any damages caused by the User to anyone.
- 41.** In the course of its activities the Service Provider shall proceed in accordance with the User's interests – as far as is possible under the given circumstances – with a level of utmost care as is to be expected from the Service Provider.
- 42.** The Service Provider shall not be liable for the consequences of executing fake or forged Orders, the fake or forged nature of which could not have been detected by careful examination in the course of the usual procedures.
- 43.** The Service Provider shall not be liable for any damages that occur as a result of causes impossible to prevent by the Service Provider or those occurring outside the Service Provider's sphere of interest, in particular the failures of the telecommunications lines, Internet connection or data transmission systems.
- 44.** The Service Provider shall not be liable for any damages that occur as a result of causes the Service Provider cannot prevent or influence, in particular damages arising from force majeure, orders of domestic or foreign authorities or disturbances in the Service Provider's operations; thus, the Service Provider shall not be liable for damages arising from such causes if the Service Provider temporarily terminates or restricts the Service for such causes.

- 45.** The Service Provider sends the effective General Terms and Conditions, the List of Conditions and any amendments thereto to the User on the Service Provider's website or by e-mail at the User's request.
- 46.** The Parties agree that notifications sent to the other Party are deemed delivered on the following dates:
- in the case of e-mail: it must be deemed delivered on the 2nd working day after being sent, even if delivery has been unsuccessful because the recipient has not collected it (e.g. e-mail address no longer exists),
- 47.** Unless otherwise agreed by the Parties, the Service Provider will send notifications and statements to the e-mail address indicated by the User. The Service Provider shall not be liable for any damages resulting from not receiving the notifications.
- 48.** The Service Provider shall not be liable for any delay in or failure of the delivery due to an inaccuracy of the name or e-mail address or other data supplied to it, or to other reasons outside the Service Provider's control.
- 49.** The Service Provider may also notify its Customers by publication on the Service Provider's Website if the contents of such notices concern a wide range of Customers.
- 50.** The Service Provider notifies its Customers about amendments to the General Terms and Conditions, the List of Conditions, and notices by electronic publication on the Service Provider's website.

Annexes:

1. List of data to be provided during the registration

Mandatory information to be provided during the registration:

- First Name
- Last Name
- E-mail address

Optional information to be provided during the registration:

- Company name

Data Processing Notification

- 1.** The new EU General Data Protection Regulation, Regulation (EU) 2016/679 (General Data Protection Regulation) of the European Parliament and Council lays down rules relating to the protection of natural persons with regard to the processing of personal data by other natural person, enterprise or organization.
- 2.** Fintech Lab Kft.'s data management process operates in accordance with personal data management requirements of General Data Protection Regulation (GDPR) provided by the European Union. Every information about our data management is available on our website.